Factors Influencing the Behavioral Intentions of Muslim Employees to Contribute to Cash-*Waqf* Through Salary Deductions

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Abstract: Studies on *waqf* have successfully caught the attention of scholars to discuss its various aspects especially the role of *waqf* in the form of cash *waqf* in the contemporary environment. Cash *waqf* is increasingly gaining popularity among Malaysian Muslims, and *waqf* institutions are expecting more cash contributions in order to develop idle *waqf* lands. The Malaysian government has also given tax-exemptions for cash *waqf* donors to encourage more contributions. However, total collection of cash *waqf* is still not very large. Thus, the *waqf* institution requires a new mechanism of cash collections as *waqf*. One way for that is deduction from employment income. This study intends to examine the factors that influence the behavioral intentions of Muslim employees to donate through deductions from employment income. Using Theory of Reasoned Action (TRA), we attempt to identify the factors that may influence the behavioral intentions of Muslim employees to contribute to cash *waqf*. A total of 380 Muslim employees, both from public and private sectors, from the Klang Valley, were involved in the study. The results show that the attitude and subjects' norms toward behavioral intentions are distinctively noted by the respondent. Furthermore, the structural equation model used in the study verified the structural relationship between attitude, subjective norms and behavioral intentions of Muslim employees. It is also found that the attitude of Muslim employees has more influence compared to subjective norms.

Keywords: Cash *waqf*, Theory of Reasoned Action (TRA), Behavioral intentions, attitude and subjective norms.

JEL Classification: D1, J2, L44

KAUJIE Classification: E21, E22, E23

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1. Introduction

Waqf is a voluntary act recommended by Prophet Muhammad (SAAW)[1] and was widely practised in the early period of Islam. According to Sait and Lim (2005), *waqf* involves a dedication of assets either for charitable purposes or for generating income for specific beneficiaries, such as donor's family or other people, on a perpetual basis. Nonetheless, *waqf* is considered a voluntary act and it is not stated in the holy Qur'ān (Kuran T., 2001), it has significantly contributed to the socio-economic development of the Muslims in terms of establishment of Muslim civilisation and has gone beyond normal charity (Hoexter M., 1998). Notably, *waqf* played a key role in strengthening the spirit of brotherhood in the Muslim societies, facilitated education as well as spreading the true spirituality of Islam among Muslims (Siraj, 2012).

The *waqf* properties have been found in Malaysia since 14th century under the rule of Malacca Sultane (Aun, 1975) and it continues until today. The report of the Portal i-Wakaf currently estimated the total amount of *waqf* lands as recorded by the State Islamic Religious Councils (SIRCs)[2] to be around 8,861.13 hectares which is worth about RM63,729,855 (JAWHAR, Portal i-Wakaf, 2012). Though, SIRCs have a huge number of potential *waqf* lands; but most of the lands are still idle. According to the former director of Jabatan Wakaf, Zakat dan Haji (JAWHAR[3]), Datuk Dr. Sohaimi Mohd Salleh, 99.28 percent of the *waqf* lands currently remain undeveloped, mainly due to the shortage of financial resources (Sabit, 2009). So far, the Malaysian government is the only source of funding to SIRCs in term of financing *waqf* projects. In the 9th Malaysia Plan (RMK-9), the Malaysian government allocated RM256.89 million which comprise RM244 million for developing 19 physical projects and RM12.5 million for non-physical projects. However, under the 10th Malaysia Plan (RMK-10), the government's allocation was cut to RM72.76 million due to economic reasons, which is meant for only ten selected projects (Bernama, 2012). Based on the total budget of RMK-9 and RMK-10, SIRCs managed to develop only 0.16

(1) For meaning, please see glossary in the intro- pages of the issue.[Chief Editor]

(2) State Islamic Religious Council is appointed as the sole trustee of *waqf* assets in Malaysia.

(3) JAWHAR is a government institution that monitors the effectiveness and efficiency of *waqf*, *zakāh* and *hajj* administration in every state in Malaysia.

percent of the total land and, as suggested by YB Mejar Jeneral Dato' Seri Jamil Khir bin Hj. Baharom[(4)], SIRCs need at least RM80 billion to develop entire *waqf* lands in Malaysia (Ngah, 2012). It can, therefore, be rightly asserted that, development of *waqf* properties requires other innovative sources of funding in addition to government funding. As such, a new mechanism that will allow for a sustainable contribution in the form of cash could go a long way in developing the idle *waqf* lands.

In overcoming the issue of funding as argued by Mohsin (2008), many contemporary scholars believe that contributions to *waqf* in the form of cash become imperative. The practice of cash *waqf* is not new. It was well-practiced during the Ottoman era. Ajfan (1985) indicated that toward the end of the 16th century, the concept of cash *waqf* was fully acceptable by the entire Antonia and the European provinces of the Ottoman Empire which equally controlled some parts of South Eastern Europe, the Middle East and North Africa. During this period, the collections in the cash *waqf* were used to purchase and develope many types of fixed assets such as buildings of schools, libraries, hospitals, water channels, bridges, roads, ports and lighthouses (Mohsin, 2009). In the Malaysian context, Selangor is the only state that is more active in collecting cash *waqf* from Muslims. Selangor SIRC has established a subsidiary called *Perbadanan Wakaf Selangor* (PWS) in 2011, which specifically focuses on collecting cash *waqf* from Muslims, as well as Sharīʿah institutions.

Graph (1) *Cash Waqf Collections*
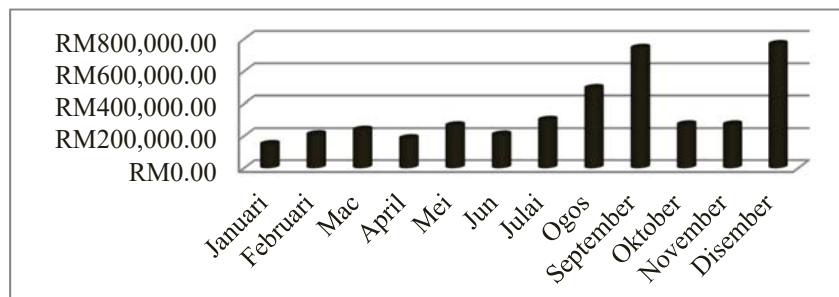
Source: Perbadanan Wakaf Selangor

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(4) Minister in-charge of Islamic Affairs in the Prime Minister's Department.

The total amount of cash *waqf* collected in 2012 is estimated at RM4, 106,956 (Perbadanan Wakaf Selangor). The ability of PWS to sustainably collect cash *waqf* could greatly facilitate the development of cash *waqf*. Graph 1 shows that the monthly collection of cash *waqf* for 2012 was insignificant. This may probably be due to lack of *waqf* awareness or promotion by PWS, which failed in establishing *waqf* culture among Muslims (Yang, 2013). Hence, identifying the factors that influence behavioral intentions of the Muslim community to contribute to cash *waqf* is necessary. These findings could help in providing the needed information to *waqf* institutions regarding the relevant factors that influence *waqf* donors' intentions to contribute to cash *waqf*. This in turn, could help in boosting the collection of cash *waqf* among Muslim societies.

There is sufficient literature related to this area. Notable among those are Abidin, Idris, & Shamsudin (2009) and Bidin & Idris (2007) who examined *zakāh* contributions through income deductions from employee. The Theory of Reasoned Action (TRA) was employed to measure the behavioral intentions of Muslim employees to pay *zakāh* through salary deductions. According to their finding, attitude and subjective norms were significant factors that influence the individual's behavioral intentions to pay *zakāh* through income deduction. Most of these studies, however, focused on *zakāh*. To the best of the researchers' knowledge, no study exists that specifically examines the intentions of the Muslim employees to contribute to cash *waqf*. The present study, therefore, aims at filling that gap. The objectives of the study are: (1) to examine the relationship between attitude and behavioral intentions of Muslim employees to contribute to cash *waqf* through deduction at source from employment income; and (2) to examine the relationship between subjective norms' influence on the behavioral intention of Muslim employees to contribute cash *waqf* through employment income deductions.

The paper is organized follows: the next section summarizes the related literature on *waqf* followed by discussion of relevant research methodology and theory of reasoned action, discussion of the findings and finally the conclusion of the study.

2. Literature Review

2.1 Review of *Waqf* Studies

Waqf is a non-profit institution whose primary goal is to benefit society in terms of social and economic development. Ahmed H. (2004) noted that *waqf* has a significant impact toward developing various aspects of the society. Cajee (2007) says that '*waqf* is a powerful community supporting institution, e.g., through provision of infrastructure and social, health and educational programs'. Kahf M. (2007) says that the general idea of establishing *waqf* is basically to improve the society's standard of living including that of non-Muslims. However, practice of *waqf* did not continue to flourish as indicated by Cizakca (2002). *waqf* system went through various trends that include significant growth periods, stagnant and even downturns. One of the main reasons for the despicable condition of *waqf* institutions in Muslims countries as argued by Aun (1975) is due to western colonization of Muslim lands.

Just like most Muslim countries, *waqf* institution in Malaysia was negatively affected during the period of colonization. *Waqf* practice in Malaysian can be traced back to the 15th century after the embracement of Islam by the Malacca Sultanate (Aun, 1975). During that period, some of the *waqf* properties as stated by Aun (1975) were in the form of mosques and Islamic schools. The development witnessed in the *waqf* practice 11 years after it started was truncated by the commencement of colonization of Malaysia. The colonization period started with the Portugese during 1511 CE-1641 CE (Aun, 1975). It was later in the control of Dutch during 1641 CE-1824 CE (Ibrahim & Joned, 1987), followed by the British during 1826 CE-1946 CE. This had a devastating effect on the development of *waqf* practice in Malaysia. British occupation was interrupted between 1941 CE to 1945 CE due to Second World War (WWII) which paved the way for the Japanese to take control of Malaysia. Thereafter, the British regained the control of Malaysia from Japan in 1946 CE (Aun, 1975). Malaysia became an independent country following the end of British colonization in 1957 CE (Aun, 1975). According to Salleh (2009), *waqf* practice went through tremendous changes during the post-colonization period in term of

trustee[5], restructure of *waqf* properties in the country due to loss of *waqf* deeds. Moreover, some of the *waqf* properties were no longer considered as *waqf* due to loss of documents that could serve as evidence.

Realizing the potential of *waqf*, scholars' have conducted much research in various aspects and focused on how to revive the role of *waqf* in the present environment which is unproductive to the society. Most of these scholars focused on the present constraints such as issue of liquidity. Currently, Malaysian *waqf* institutions are facing some serious liquidity problems because of too much dependence on government funds. Hence, based on this issue, most of the researchers have strongly proposed several cash *waqf* models. Most of the studies are focused on cash *waqf* because it is claimed to be more flexible and affordable to every Muslim compared to fixed assets contributions. For example, Sadeq (2002) proposed a model of financing that is based on issuing *waqf* certificates by the *waqf* institutions. The mechanism of this model is as follows: the relevant body or institution will plan to build a project for the purpose of eradicating poverty and for socio-economic development. Then, this project is directed to the *waqf* administrative body (WAB). WAB will introduce the project to the public and invite the public to donate cash for financing the project. The cash *waqf* is raised by issuing *waqf* certificates in different denominations. The purpose of this model is to collect the fund from the public in a communal way and thereafter develop the project.

Habib (2004) highlights the operational format of *ṣukūk al intifā'* with an illustrated example of King Abdel Aziz *waqf* (KAAW) in Mekkah. KAAW is a trustee that leases a *waqf* land at the center of Mekkah to the Bin Laden Group under the contract of Build-Operate-Transfer (BOT) for 28 years. In return, the group will build the ZamZam Tower, which consists of a shopping complex, a shopping mall and hotels. Bin Laden Group subcontracts the construction of the tower to Kuwait Real Estate Company (Manshaat) which undertakes to finance the operation and operate it for 24 years. At the same time, the whole

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(5) Trustee is a person who is appointed by the donor and responsible for managing the donor's property. In the early practice in Malaysia, the trustee used to be an individual. Usually trustee is the mosque leader (Imam), village leader and etc. However, at the end of the colonization period, the role of trustee was transferred to the responsibility of the organization called State Islamic Religious Council.

project will be transferred back to Bin Laden Group after getting an expected return of 26% per annum which is derived from the difference between the rentals received from *ṣukūk*-holders and the rate paid to Bin Laden Group. The Manshaat Company issued $390 Million *ṣukūk al intifāʿ* for 24 years. This is to raise funds from investors to finance the construction of the project where the *ṣukūk*-holder will have the right to lease or utilize the specific unit of the tower for the period of 24 years. The advantage of this model of financing is that after 28 years, the ownership of ZamZam tower will be transferred to KAAW. This type of financing is applicable for commercial development because of the private participation required to gain their return to cover their construction cost.

Jalil and Ramli (2008) proposed to use e-*waqf; waqf* share involving issuance of *ṣukūk* to generate funds for the *waqf* construction project. A method of issuing *ṣukūk* has also been suggested by Sabit (2009) who proposed a method of financing for the development of *waqf* properties by using in-house financing method and securitization. In-house financing comprises of obtaining advanced rentals under the concept of *hikr, ijarah, istibdāl*, and cash *waqf*. While, securitization is similar to equity participation (including saham *waqf*) and *ṣukūk*. Therefore, based on previous studies, proposing appropriate financial instruments has become a major focus for researchers. The concept of cash *waqf* is an important mechanism in the present context to rejuvenate Malaysian *waqf*. The present study follows the efforts of previous scholars' by proposing a new mechanism of making cash *waqfs* through employment income deductions.

2.2 Theory of Reasoned Action

The TRA developed by (Fishbein & Ajzen, 1975) is a popular theory in the field of socio-psychology that is much employed to examine people's behavioral intentions. This theory has been employed in various studies notably among them are Abduh et.al., (2011), Amin et.al., (2010), Abidin et. al, (2009), Bidin and Idris (2007), Omar (2007), Jackson et.al., (2006), Bock et.al., (2005), Vogt et.al., (2004), Hanno and Violette (1996), Bearden and Oliver (1985), and Shimp and Kavas (1984) who used it to measure people's behavioral intentions. The main variables measured in this theory are behavioral intentions that precede an actual behavior or action. According to

Fishbein and Ajzen (1975) and Ajzen and Fishbein (1980), factors that influence behavior include subjective norms and attitudes, work through intention regarding whether an individual would execute an act or not. TRA essentially postulated that one's decision greatly depends on one's intention as to whether he/she should act or not. The theoretical relationship as postulated in this theory is shown in Figure 1.

Figure (1) *TRA Framework*
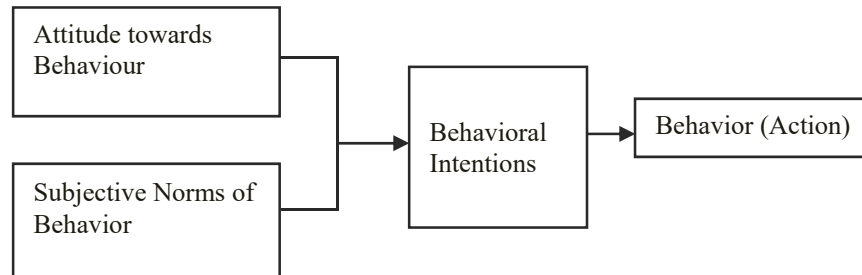
Source: Ajzen & Fishbein (1980, p.8)

For the purpose of the present study, an individual's behavioral intention to contribute to cash *waqf* through employment income deduction is determined based on the above two main factors, i.e., attitudes and subjective norms. The founders of this theory claimed that an individual intention is the most important determinant for an individual's behavior. As mentioned earlier, intention is described as to whether an individual is intends to try or make an effort to act. Hence, Fishbein and Ajzen (1975) stated that the intention is an antecedent of behavior.

2.3 TRA Application in Consumer Behavioral and Decision Making Studies

Reviews of early studies based on applied meta-analysis reveals that TRA applications are used to predict the consumer behavior in a number of studies (Sheppard, J.Hartwick, & Warshaw, 1988). Hedeker et.al., (1996) employed Bayes methods to estimate the influence of subjective norm and attitude on individual's behavior. The findings of this study show that the amount of individual variation was different. This is considered as individual variation in the influence of subjective norm in relation to the influence of attitude toward behavior. In contrast to this finding, Omar (2007) examined life insurance market in Nigeria using 240 respondents and indicated that behavioral intention is determined by subjective norms rather than attitude factor.

According to Jackson et.al., (2006), attitude factor constitutes the key element that influences the decision of about an act. This study found that the attitude is the main predictor of the behavioral intention while subjective norm did not improve the efficacy of the model because of the awareness level of the respondents regarding the subject. Using a survey of 154 managers for the purpose of exploring the intentions of managers across different organisations to share knowledge among themselves Bock et.al., (2005) revealed that attitude and subjective norms have significant influence on the intentions of managers to share their knowledge among the manager in different organisations.

Vogt et.al., (2004) also conducted a mail survey to examine the homeowners' attitude and intentions of approving the use of fuel management approaches (FMA) in three different areas in the United States from 2001 to 2002. The study involved a sample size of 3,453 homeowners. The results indicated that both subjective norm and attitude have effects on individual intentions. This finding is in line with that of Bock et.al., (2005).

In a related study, Bennet and G. Harrel (1975) adopted TRA with an addition of new factor (confidence) to examine the influence of buyers' intentions to buy a specific brand of drugs for diabetes. This study used a sample of 93 private practicing physicians in 11 cities in the US. The findings show that the physicians' behavioral intentions to prescribe drugs are moderated by their confidence in a specific brand of drugs. Furthermore, subjective norm and attitude have a dual role in the study's findings. Past studies conducted by Ajzen and Fishbein, (2005), and Ramayah et.al., (2007) found purchasers' behavior toward a brand is mainly dependent on buyer's intention to purchase.

2.4 TRA Application in Islamic Economic and Finance Studies

TRA model is widely employed in conventional literature, and some of these studies are related to Muslim countries and communities. However, studies that employed TRA in the area of Islamic economics and finance are few. Abduh et.al., (2011) investigated the factors that influence depositors' withdrawal behavior in Islamic banks in Malaysia. This study employed theory of reasoned action with a total of 368 respondents. The results revealed that both subjective norms and attitude factors significantly influence depositors' decision on deposit withdrawal.

Furthermore, the researchers also indicated that subjective norms influence depositors' decision to withdraw as compared to the attitude toward behavior. Similarly, Amin et.al., (2010) tested the applicability of TRA on *qarḍ* Hassan financing acceptance among 214 Malaysian bank customers and the effect of price on its acceptance. This study employed TRA and added price as a new variable to examine the extent of price sensitivity among the clients. The result shows that the higher the price, the lower the acceptance and vice versa. This indicates lower acceptance follows higher price. The study also finds that attitude and subjective norms are important determinants of bank customers' perception to accept *qarḍhasan* financing. Bidin et.al., (2009) employed TRA to examine behavioral intentions of Muslim employees to deduct *zakāh* from their salaries. This study used 250 business respondents in the state of Kedah. The study examined the extent to which TRA theoretical model helps in predicting behavioral intentions of *zakāh* payment from employment income by adding additional path from subjective norm to attitude toward *zakāh*. They found that subjective norm and attitude predict behavior to pay *zakāh* on income. As suggested by the result of the study, the additional path significantly improved the fitness of the model. This showed that both direct and indirect effects of subjective norms were significant. Lada et.al., (1999) also employed TRA to examine the intention of using *ḥalāl* products among the Malaysian consumers involving a survey of 485 respondents in Labuan Malaysia with selected locations by using convenience sampling. Their finding suggested that TRA is useful in predicting intention to choose the *ḥalāl* products by consumers. The finding shows that the attitude of the consumer is not significant while subjective norm was found to influence the use of *ḥalāl* products significantly.

As suggested by previous studies, the two important factors in TRA (i.e., attitude and subjective norms) significantly influence individual behavioral intentions which lead to decision-making (Ajzen & Fishbein, 1980). To the best of the knowledge of the researcher, empirical studies that examine the intention of cash *waqf* donors do not exit in the literature. Employing TRA to examine the behavioral intention of Muslim employees to contribute cash *waqf* through deduction from employment income could help in identifying some important factors that help in developing a sustainable cash *waqf* model while extending the application of TRA in another context.

3. Methodology

3.1 The Importance of Intention in Islam

It is well acknowledged in Islam that intention precedes the making and execution of every decision, particularly, those that are voluntary in nature. As Prophet Muhammad (SAAW*) said in one Ḥadīth that was narrated by Umar Bin Al-Khattab, I heard Prophet Muhammad (SAAW) saying that:

> "The reward of deeds depends upon the intentions and every person will get reward according to what he has intended."
>
> [Ṣaḥīḥ Bukhari (001:001)].

This Ḥadīth clearly points out the importance of intention in relation to every action. The Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) that are commonly employed by contemporary researchers to examine individual's intention toward an action equally acknowledge the crucial role of intention. Following Abidin et. al, (2009) and Bidin and Idris (2007), the present study, employs TRA to examine the intention of Muslim employees towards contributing to *zakāh* through deductions from employment income. As such, the framework of this study was based on TRA in order to measure the intention of Muslim employees to contribute cash *waqf* through salary deductions. Subsequent sections discuss the following: detailed explanation of TRA, TRA application in consumer behavior and decision-making studies and TRA application in Islamic economic and finance studies.

3.2 Attitude and Behavioral Intentions

The founder of TRA postulated that the attitude has a direct effect on behavioral intentions (Ajzen & Fishbein, 1980). According to Ajzen and Fishbein (1980), attitude has been defined as the factor that determines the degree to which an individual has a good or bad evaluation on a particular behavior. It is further stated that the attitude determines the behavioral belief which involves evaluation of the consequences or outcome of a particular behavior. An outcome of attitude is influenced by a belief in which its degree of assessment is based on the evaluation of the outcome.

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* For meaning, see glossary in Intro-pages of the issue.

Notable among previous studies conducted are, Abduh et.al., (2011), Amin et.al., (2010), Abidin et. al, (2009), Bidin and Idris (2007), Omar (2007), Jackson et.al., (2006), Bock et.al., (2005), Vogt et.al., (2004), Hanno and Violette (1996), Bearden and Oliver (1985) and Shimp and Kavas (1984) that indicated attitude as a significant predictor of behavioral intentions. This theory has been tested in various conditions related to decision-making process. Since, empirical study conducted using TRA for the case of cash *waqf* is limited, the present study adopts the findings of previous studies as a basis to develop the proposition between attitude and cash *waqf* contribution through income deduction. Hence, the first proposition for the present study is as follows:

> *Proposition 1:* Attitude has significant influence on behavioral intention of Muslim employees to contribute cash *waqf* through income deductions.

3.3 Subjective Norms and Behavioral Intention

The founder of TRA indicated that subjective norms have a direct effect on behavioral intentions (Ajzen & Fishbein, 1980). According to Ajzen (1991), subjective norms or social norms have been described as the perceived social pressure applied to an individual decision as to either to act or not to act. This means that an individual may act due to how other people think that the act is important for them. According to TRA, pressures to act may be exerted by others such as parents, relatives, teachers, etc. (Ajzen & Fishbein, 1980). On some occasion, an individual is bound to comply because of others' influence.

Previous studies also suggested that subjective norms significantly influence behavioral intentions of an individual (Abduh et.al., 2011; Amin et.al., (2010); Abidin et. al., (2009); Bidin and Idris, (2007); Omar, (2007); Jackson et.al., (2006); Bock et.al., (2005); Vogt et.al., (2004); Hanno and Violette, (1996); Bearden and Oliver, (1985) and Shimp and Kavas, (1984). This theory has been tested in various conditions that are related to the decision-making process. The present study uses the findings of the past studies as a basis to develop the proposition between subjective norms and cash *waqf* contribution through the deduction from employment income. As such, the second proposition for this study is as follows:

Proposition 2: Subjective norms have significant influence on behavioral intention of Muslim employees to contribute to cash *waqf* through deduction from employment income.

3.4 Data

According to Sekaran (2003), research design is a plan for a study that provides the specification of the procedure that guide the researcher to accomplish the study objectives. The function of the research design as suggested by Vaus (2001) is to answer the research questions relevantly and convincingly. Research design, therefore, depends on the nature of the study and use of appropriate methodology to achieve the study objectives. As such, this study employed quantitative technique involving the use of survey as the method of analysis.

This study was carried out in the state of Selangor in Malaysia. The choice of Selangor state was because this state is the most active in terms of cash *waqf* collections from the Muslims. *Perbadanan Wakaf Selangor* (PWS) offers three types of cash *waqf* models that include contributing cash *waqf* through deduction from employment income. Furthermore, Muslim employees in Selangor are given seven percent tax rebate by the Inland Revenue Board of Malaysia (IRB) as an incentive for their contributions to cash *waqf* through PWS and some selected agencies such as *Lembaga Zakāh Selangor*, Selangor SIRC and some selected Islamic banks.

Population in a study can be described as the collection of all possible individuals, objects, or measurement of interest (Sekaran, 2003). Sample, on the other hand, is the subset of the population selected for a study (Sekaran & Bougie, 2010). The population tested in this study is Muslim employees that work in private and government sectors in Selangor. Cluster sampling technique is deemed appropriate for this study considering the time factor and cost efficiencies (Ahmed, 2009). Cluster sampling technique is a random sample that is based on successive cluster of subjects (e.g., by institution and city) until small groups are chosen as units. In the present study, the cluster is based on the city. As such, Klang Valley was chosen as the location of our data collection. Due to limitations in term of Muslim employees' population in Klang Valley, we subsequently employed a stratified random sampling technique to get the number of respondents that are relevant for this study.

Sample size is the subset of the selected population of a study (Sekaran & Bougie, 2010). There were several approaches that can be used to determine the sample size. As suggested by Israel (1992), sample size can be determined based on the following: census for small populations, imitating a sample size of similar studies, using published table and applying formulas to calculate a sample size. In this study, the sample size was determined based on the formula developed by Cochran (1963). This formula is suitable in the presence of large and unknown population size (Abduh, Duasa, & Omar, 2011). Cochran's formula that was used in determining the sample size of this study is given below.

$$n_{0=} \frac{z^2 pq}{e^2} = \frac{(1.96)^2 \ (0.5)(0.5)}{(0.05)^2} = 385 \ respondents$$

Source: Cochran (1963)

- n_0 is sample size
- Z^2 is the abscissa of the normal curve that cuts off an area at the tails (1 - equals the desired confidence level, e.g., 95%).
- e is the desired level of precision.
- p is the estimated proportion of an attribute that is present in the population,
- q is 1-p.

In line with the Cochran's formula, about 385 questionnaires were distributed which represent the total number of respondents. However, due to incomplete questionnaires from 5 respondents, we are left with only 380 respondents that are finally used in the analysis of this study.

The demographic information was analyzed based on frequencies and percentages using SPSS version 20.0. While, we examined the TRA construct by using structural equation modelling (SEM) analysis. SEM is distinctive in its ability to examine a series of dependence relationships simultaneously. This method allows the researcher to assess and modify the theoretical models which provide opportunities to explore new relationships within the model of theory (Anderson & Gerbing, 1988). According to Byrne (2001) and Hair et.al., (2010), SEM technique is considered the best analytical strategy to examine multiple effects between independent and dependent variables simultaneously.

SEM is considered as an extension of multivariate regression model. The main differences between the regression models and SEM are that, the latter provides coefficients that estimate the statistical significance and magnitude of the structural relationship between theoretical constructs (Mayhem et.al., 2009). Variables that are tested using SEM may influence one another reciprocally, directly or through other variables that stand as intermediaries. SEM is meant to represent causal relationships among variables (Fox, 2002). As such, we employed AMOS 20.0 software to run and analyse the SEM, generate the goodness of fit indicators and evaluate the extent to which our data fit the models of TRA (Mayhe et.al., 2009). Before running the SEM analysis, there is a need to conduct confirmatory factor analysis on the latent constructs to assess the degree to which the established theory predicts the constructs in the TRA.

4. Findings

4.1 Demography Result

This section presents the descriptive statistics of the respondents. As indicated in Table 1, 219 out of the 380 respondents (57.6%) were male while the remaining 161 (42.4%) were female. In terms of race, the majority of the respondents i.e., 347 respondents were Malays. The statistics of the remaining race are: 18 Indians, 12 Chinese and three of other races. In summary, about 367 of the respondents were Malaysians while 13 are from other countries. Regarding the age of the respondents, 80.5 percent of the respondents are 20 to 40 years of age; 11.8 percent fall within the age of 41 to 50 years while about 7.6 percent are above 51years. The educational background of the respondents indicates that 179 respondents are Bachelor's degree holders, 86 of them are Master's degree holders, 52 respondents are Diploma holders, 38 respondents were Ph.D. holders and 25 respondents were Professional certificate holders.

In term of the occupation of the respondents, 222 respondents are working with the public sector while the remaining 158 respondents are working in the private sector. With regards to monthly income, 253 respondents have monthly income range between RM2, 200 to RM4, 100; 62 of the respondents are earning above RM5, 200 while 36 and 29 of them were earning between RM1, 100 to RM2,100 and RM4,200 to RM5,100 respectively. The demographic information of the respondents is presented in Table 1 below.

Table (1) *Demography of the Muslim Employees*

Variable	Level	Total	Percentage (%)
Gender	Male	219	57.6
	Female	161	42.4
Race	Malay	347	91.3
	Chinese	12	3.2
	Indian	18	4.7
	Other	3	0.8
Nationality	Malaysian	367	96.6
	Other	13	3.4
Age	20-30	148	38.9
	31-40	158	41.6
	41-50	45	11.8
	Above 51	29	7.6
Education	Diploma	52	13.7
	Professional	25	6.6
	Bachelors	179	47.1
	Master	86	22.6
	PhD	38	10
Employment Sector	Public	222	58.4
	Private	158	41.6
Monthly Income	RM1100.00-2100	36	9.5
	RM2200.00-RM3100	107	28.2
	RM3200.00-RM4100	146	38.4
	RM4200.00-RM51000	29	7.6
	Above RM5200	62	16.3

Source: Authors' Calculations

4.2 Confirmatory Factor Analysis (CFA)

According to Byrne (2001), CFA analysis is used in the initial stage to examine the underlying theory that is tested in the study. For the fact that the present study is based on TRA framework, CFA is a relevant approach. As argued by Gerbing and Anderson (1998) EFA has some limitations (e.g., EFA is not based on theory analysis and hence fails to assess unidimensionality directly). As such, these limitations constitute the strength of the CFA in terms of its ability to test the underlying theory and unidimensionality of the theory direction. The present study employs TRA in which assessing the unidimensionality direction becomes imperative. As such, this study employed CFA. Some of the basic tests that should be conducted before CFA analysis are goodness of fit (GOF) and construct validity. Table 2 below shows the selected indexes category and the level of acceptance for the selected indexes that were employed in this study.

Table (2) *Index Category and Level of Acceptance*

| Name of Category	Name of Index	Level of Acceptance	Comments	Literature
Absolute Fit	RMSEA*	Range 0.05 to 0.1	Acceptable	Browne and Cudeck (1993)
Incremental Fit	CFI**	More than 0.90	Acceptable	Bentler (1990)
Parsimonious Fit	Normed χ^2	Less than 5.0	Acceptable	Marsh and Hocevar (1985)

Source: Authors' Calculations

* RMSEA refers to Root Mean Square of Error Approximation.
**CFI refers to Comparative Fit Index.
   Normed χ^2 refers to Chi Square/ Degrees of Freedom

Final measurement model is established after five revisions made with the first measurement model. Figure 2 shows the first (1st) measurement model and then followed by discussions of each revised model until the final measurement model.

Figure (2) *First Measurement Model (MM1)*
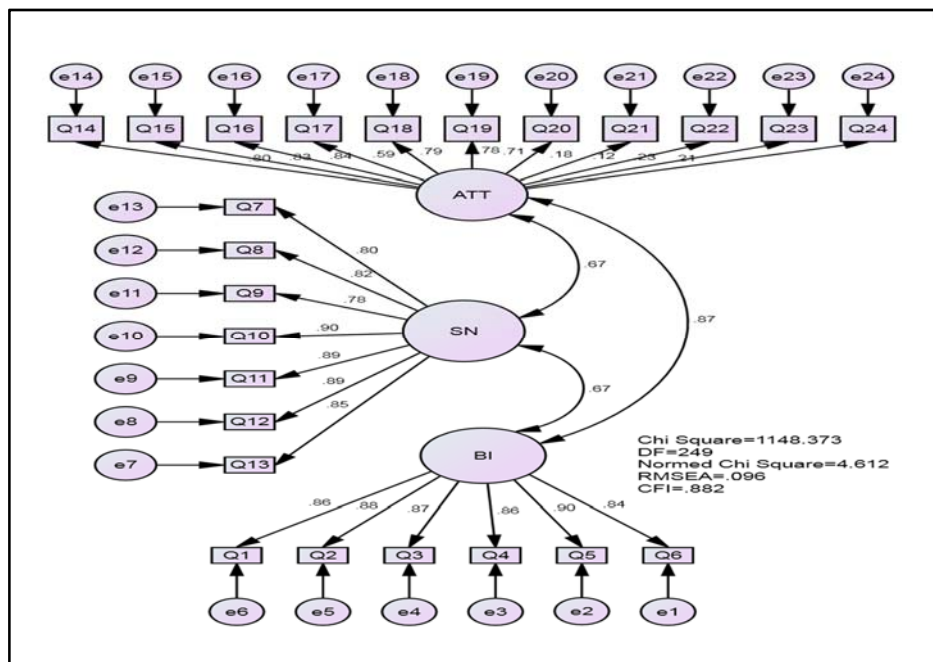
Source: Authors' Calculations

Table 3 shows the GOF results generated for the 1st measurement model (MM1). According to the statistical fit indexes in Table 2, the MM1 result indicated that Normed χ^2 and RMSEA are statistically accepted while CFI result was statistically rejected. The MM1 output suggested some statistical errors with MM1. For instance 4 items at the 'ATT'(attitude) construct were loaded with less than 0.5 factor loadings which required to have a loading of at least 0.5 and above in order to remain at the construct (Byrne, 2001).

Table (3) *MM1 Output*

Model	Normed χ^2	RMSEA	CFI
MM1	4.612	0.096	0.882
COMMENT	Accepted	Accepted	Rejected

Source: Authors' Calculations

These with low factor loading items affected the result of the model fit. Those items loaded with low factors as indicated in Figure 2 are Q21, Q22, Q23 and Q24. Hence, these items violated the requirement of model fit. Table 4 below shows the items that loaded with lower factor loadings.

Table (4) *Factor Loading*

Items	Factor Loading
Q21	0.18
Q22	**0.12**
Q23	0.23
Q24	0.24

Source: Authors' Calculations

As recommended by Byrne (2001), Q 22 need to be omitted from the 'ATT' construct because it has the lowest factor loading. After omitting Q22, the revised measurement model was run for the second time. Table 5 shows the second measurement model (MM2) GOF result generated for MM2.

Table (5) *MM2 Output*

Model	Normed χ^2	RMSEA	CFI
MM2	4.283	0.092	0.900
Comment	Accepted	Accepted	Accepted

Source: Authors' Calculations

Table 5 shows the GOF result generated for the 2nd revised model (MM2). The result indicated that MM2 has established GOF indexes based on the statistical requirement. Similar to MM1 problem, three items have been indicated in Figure 4 to be loaded with less than 0.5 factor loading. Table 6 shows the items with lower loading factors.

Table (6) *MM2 Factor Loading*

Items	Factor Loading
Q21	0.18
Q23	0.23
Q24	0.21

Source: Authors' Calculations

Even though the model meets the requirement of GOF; Byrne (2001) indicated that any item in a construct that is loaded with lower than 0.5 factor loadings violates the unidimensionality requirement and is recommended to be deleted and generate a new revised model result. Table 6 shows that Q21 has the lowest loading factor compared to Q23 and Q24. As such, this item needs to be deleted in order to achieve fit measurement model. Table 7 shows the result generated for the 3rd revised model (MM3). The result shows that MM3 achieves the GOF requirement and has better fit indexes compared to MM1 and MM2.

Table (7) *MM3 Ouput*

Model	Normed χ^2	RMSEA	CFI
MM3	4.020	0.088	0.915
Comment	Accepted	Accepted	Accepted

Source: Authors' Calculations

However, MM3 output also shows that there were still two other items namely, Q23 and Q24 that have loading factors less than 0.5. Table 8 below shows the factor loadings for Q23 and Q24 that loaded with low factor loadings.

Table (8) *MM3 Factor Loading*

Items	Factor Loading
Q23	0.22
Q24	0.20

Source: Authors' Calculations

Hence, following the same procedure of MM1, MM2 and MM3, Q24 was loaded with the lowest factor loading and, therefore, this item has to be omitted from the following revised measurement model. Table 9 shows the result generated for the 4th revised model.

Table (9) *MM4 Output*

Model	Normed χ^2	RMSEA	CFI
MM4	3.628	0.082	0.932
Comment	Accepted	Accepted	Accepted

Source: Authors' Calculations

Table 9 shows that the GOF results generated for MM4 has better fit indexes as compared to MM1, MM2 and M3. However, MM4 output shows that, Q23 (0.496 factor loading) was loaded with lower factor loading. Hence, Q23 has to be deleted, and the MM4 was revised into MM5.

Table (10) *MM5 Output*

Model	Normed χ^2	RMSEA	CFI
MM5	3.847	0.085	0.934
Comment	Accepted	Accepted	Accepted

Source: Authors' Calculations

Table 10 above shows the result generated for the 5th revised model (MM5). As shown in Figure 3, the GOF result in respect of MM5 has the best fit compared to MM1, MM2, MM3 and MM4. Furthermore, MM5 also has a better GOF model fit as well as fulfills the factor loadings requirement. Hence, MM5 is considered the best fit measurement model.

   Prior to structural model testing, the measurement model has to be validated by using construct validity test. The present study adopted Straub's (1989) measurement validation procedures to test the construct validity which comprised convergent validity and discriminant validity. Convergent validity indicates the convergence or share proportion of variance in common among the indicators of a construct. In this regard, factor loading, the average variance extracted (AVE), and reliability are used to assess the validity test. Factor loading for each item in the construct has to be at least 0.05 or higher (Byrne, 2001). Our results suggest that the factor loading of each item in the measurement were

more than 0.5 which indicated that the model has fulfilled one of the tests of unidimensionality.

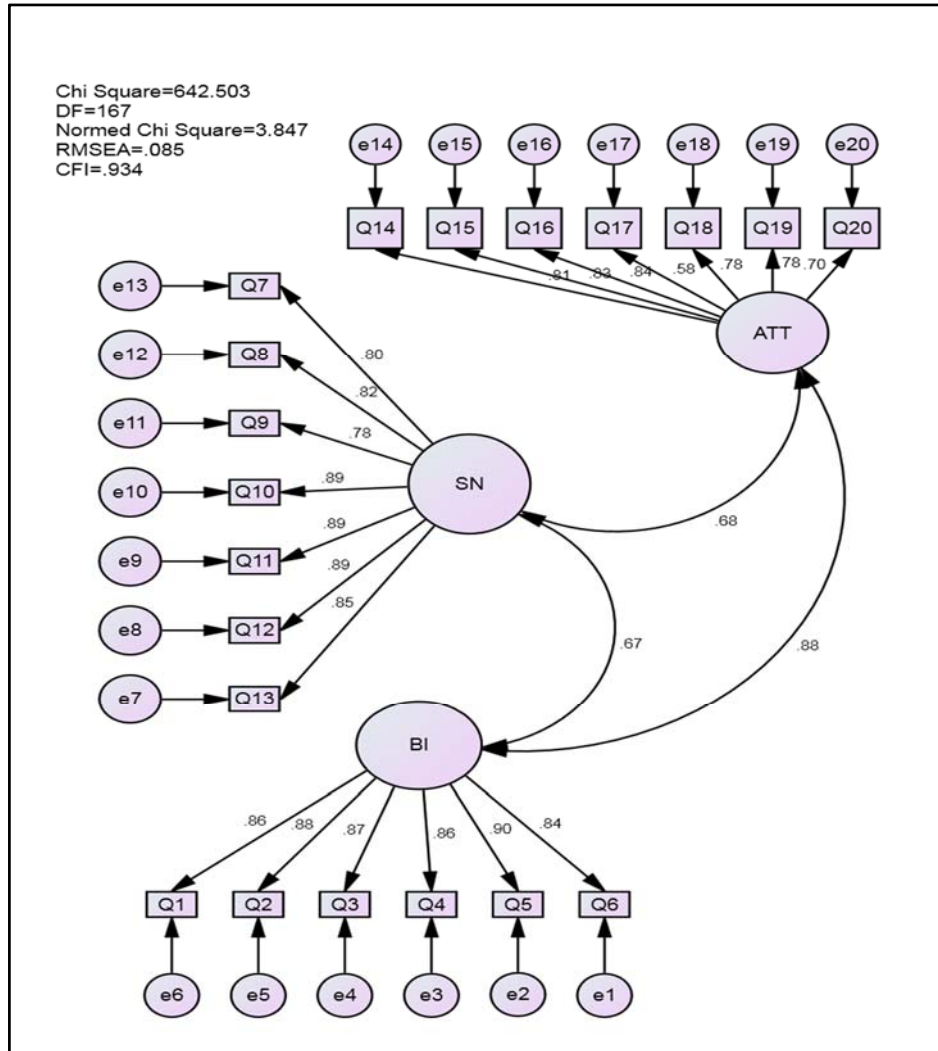**Figure (3)** *Best Fit Measurement Model*

Table 11 shows the factor loadings result in that loaded at the final measurement model.

Table (11) *Factor Loading for Final Measurement Model*

Construct	Items	Factor Loading
Behavioural Intentions	Q6	0.843
	Q5	0.904
	Q4	0.858
	Q3	0.873
	Q2	0.877
	Q1	0.862
Subjective Norms	Q13	0.846
	Q12	0.886
	Q11	0.887
	Q10	0.895
	Q9	0.779
	Q8	0.822
	Q7	0.797
Attitude	Q14	0.809
	Q15	0.834
	Q16	0.840
	Q17	0.585
	Q18	0.784
	Q19	0.777
	Q20	0.701

Source: Authors' Calculations

Average variance extracted (AVE) is the average variance of the items that are explained by the construct on which they are loaded (Byrne, 2001). AVE value of 0.50 and above is considered acceptable. Table 12 below shows AVE results, and the tested construct is indicated to have more than 0.50. This, suggests that the average variance of items has explanatory power with its own construct.

Table (12) *Average Variance Extracted*

	Behavioural Intention	Subjective Norms	Attitude
AVE	0.763	0.733	0.600

Source: Authors' Calculations

Cronbach's Alpha is used to measure the reliability of the research instruments. According to Byrne (2001), the value of Cronbach's Alpha should be 0.7 and above. The reliability result generated in this study indicates that the estimate of internal consistency is reliable as the values range between 0.915-0.950 for each latent variable tested in the model.

Table 13 shows the values of Cronbach's alpha for each latent variable in the theoretical model. In term of sample adequacy, this study used Kaiser-Meyer-Olkin (KMO) and Barlett's test of sphrecity to measure the sample adequacy (Byrne, 2001). The result of KMO was 0.948, and Barlett's test of sphrecity is significant (χ^2= 7719.769, p-value < 0.01). This is above the threshold of 0.5 as suggested by Kaiser and Rice (1974). This indicates that the sample adequacy is satisfactory.

Table (13) *Reliability*

Latent Variables	Number of observed variables	Cronbach's Alpha
Behavioural Intentions (BI)	6	0.950
Subjective Norm (SN)	7	0.950
Attitude (ATT)	7	0.915

Source: Authors' Calculations

Table 14 shows the results of KMO and Bartlett's test generated from this study.

Table (14) *KMO and Bartlett's Test*

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.948
Bartlett's Test of Sphericity	Approx. Chi-Square	7719.769
	Df	276
	Sig.	.000

Source: Authors' Calculations

Discriminant analysis is used to verify the uniqueness of construct in a model. In this regards, each construct's AVE is compared to its squared correlation (R^2) with other constructs. Uniqueness of the construct is depicted by positive differences between AVE and r^2. The correlation and R^2 matrix for construct is provided in the following Table 15

Table (15) *AVE and R^2*

|	Attitude	Subjective Norms
AVE	0.600	0.733
R^2	0.806	0.510

Source: Authors' Calculations

Based on Table 15, attitude construct has AVE less than its R^2 with behavioral intentions. On the other hand, AVE for Attitude is 0.600 which is lower than its 0.806 r^2 with behavioral intention. This suggests that the construct was not distinct or unique. Meanwhile, AVE of subjective norms has greater AVE than the R^2 with behavioral intention that suggest that construct is distinct or unique. The confirmation of GOF and construct validity test indicates that the contribution of cash *waqf* through deduction from employment income can be approached by using TRA framework. The subsequent process was to examine the structural analysis which is conducted to test the proposed hypotheses.

4.3 Structural Model

The structural model analysis involved evaluation of the relationship between the latent variables (Byrne, 2001). Figure 4 presents the structural model (SM).

Figure (4) *Structural Model*
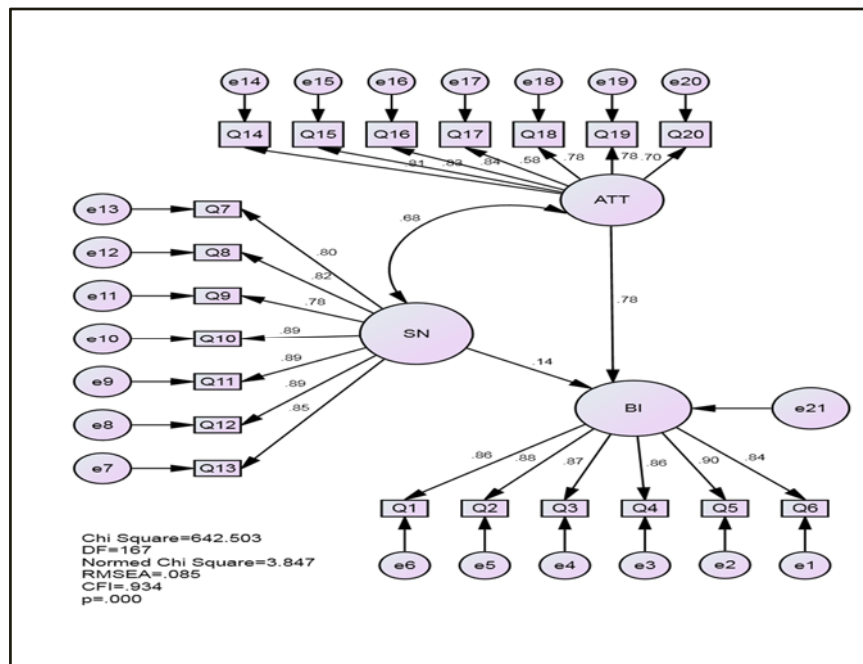
Source: Authors' Calculations

Table 16 shows the results of GOF generated from the path analysis.

Table (16) *Structural Model*

Model	*Normed χ^2	*RMSEA	*CFI	p-value
SM	3.847	0.085	0.934	0.000
Comment	Accepted	Accepted	Accepted	Significant

Source: Authors' Calculations

The absolute fit indices, the value of Normed χ^2 and RMSEA are 3.847 and 0.085 respectively which indicates that the structural model confirms the absolute fit indices. In addition, the result was also verified by the incremental fit index using CFI with a value of 0.934. The results generated for the structural model were the same with MM5 (the best-fit measurement model). As such, the results equally confirm that behavioral intentions of Muslim employee to contribute to cash *waqf* through income deductions can be approached by using TRA framework.

4.3.1 Path Analysis

With regard to the acceptance of TRA model's goodness-of-fit, we proceed to interpret the parameter estimated by SEM. Path coefficients are employed to test the hypothesized relationship between dependent and independent variables. Path coefficients results for variables are given in the Table 17.

Table (17) *Relationship Model among Variables*

Hypotheses	Critical Ratio (C.R.)	P- Value	Decision
H^1 : BI ⟵ ATT	13.667	0.000	Supported
H^2 : BI ⟵ SN	3.314	0.000	Supported

Source: Authors' Calculations

Based on the results presented in Table 17, the overall regression model is significant at 1 percent. This implies that both hypotheses of this study were supported. Hence, these results have achieved the two objectives addressed in the study. Attitude and subjective norms factors have significant influence to the behavioral intentions of Muslim employees to contribute to cash *waqf* through deductions from employment income. Furthermore, this study has reconfirmed the multiple regression results by using SPSS 20 as shown in Table18.

Table (18) *Coefficients*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.488	0.860		-0.568	0.570		
	SN	0.178	0.028	**0.232**	6.279	**0.000**	0.586	**1.707**
	ATT	0.691	0.039	**0.661**	17.885	**0.000**	0.586	**1.707**

Source: Authors' Calculations

Table 18 depicted that 'SN' and 'ATT' of Muslim employees significantly influenced behavioral intentions of Muslim employees to contribute to cash *waqf* through deduction from employment income. Both 'SN' and 'ATT' were statistically significant at 1 percent level. Furthermore, the result of standardised coefficient beta has acceptable explanatory power for 'SN' to 'BI' compared to SEM path analysis. Besides that VIF results also suggested that the model is free from multicolinearity issue. Finally, the regression results generated from AMOS and SPSS indicate that using TRA is appropriate to examine behavioral intentions of Muslim employees to contribute to cash *waqf* through deductions from employment income.

5. Discussion and Recommendations

The results generated from this study have several implications for the application of the tested theory (TRA) with behavioral intentions of Muslim employees to contribute to cash *waqf* through deductions from employment income. Two main propositions were examined in this study. The first was to examine the relationship between attitude and behavioral intentions of Muslim employees to contribute to cash *waqf* through deductions from employment income. Based on the findings of this study, attitude of Muslim employees significantly influences behavioral intentions of Muslim employees to contribute to cash *waqf* through deductions from employment income. This finding is in line with the previous studies conducted by Sapingi et. al., (2011), Bidin, et.al., (2009), Bidin et, al., (2007) who measure attitude with contribution of *zakāh* on employment. Other past studies also confirmed that attitude of an individual significantly influences behavioral intentions of an individual such as studies conducted by Abduh et.al., (2011), Amin et.al.,

(2010), Abidinet. (2009), Bidin and Idris (2007), Omar (2007), Jackson et.al., (2006), Bock *et.al.,* (2005), Vogt et.al., (2004), Hanno and Violette (1996), Bearden and Oliver (1985) and Shimp and Kavas (1984). This result implies that the attitude of the Muslim employees was one of the significant determinants that influence behavioral intentions of Muslim employees to contribute to cash *waqf* through deductions from employment income. Therefore, based on this significant result, *waqf* institutions are advised to focus on how to create awareness programs which will boost the motivation of Muslim employees to participate in voluntary activities either by giving cash or physical contribution.

The second proposition was to examine the relationship between subjective norms and behavioral intentions of Muslim employees to contribute to cash *waqf* through deductions from employment income. The results generated show that subjective norms have significant influence on behavioral intentions of Muslim employees to contribute to cash *waqf* through employment income deductions. Findings of this study are in line with the previous study conducted by Sapingi et. al., (2011), Bidin, et.al., (2009), Bidin et, al., (2007) who measure subjective norms with *zakāh* contribution on employment. Other previous studies conducted by Abduh et.al., (2011), Amin et.al., (2010), Abidin et. al, (2009), Bidin and Idris (2007), Omar (2007), Jackson et.al., (2006), Bock et.al.,(2005), Vogt et.al., (2004), Hanno and Violette (1996), Bearden and Oliver (1985) and Shimp and Kavas (1984) also found that subjective norms have significant influence on an individual's behavioral intentions. This result implies that the perception of people surrounding the Muslim employees among which are parents, siblings, peer, spouses, religious teachers and neighbors, and general environment play an important role in influencing Muslim employees' intentions to contribute to cash *waqf* from employment income. Therefore, based on this result, the *waqf* institutions need to understand that Muslim employees' intentions to contribute to cash *waqf* from employment income is significantly influenced by subjective norms. The findings of this study thus suggest that the people surrounding as well as the environment significantly influence intentions of an individual. Therefore, it is suggested for *waqf* institution to consider intensifying effort in embarking on awareness programs that could help in sensitising the society and promote the culture of contributing to cash *waqfs* among Muslims.

Besides these direct analyses between independent and dependent variables, the coefficient differences between the independent variables which influence the dependent variables could also provide some practical insights. Based on the findings, the coefficient of attitude factor has a higher value as compared to subjective norms factor. This indicates that between attitude and subjective norms factor, an individual's intentions have higher influence toward cash *waqf* contributions from employment income.

The outcomes of this study have also established the reliability and validity of the theory of reasoned action. The application of TRA to the intentions to donate to cash *waqf* has helped in providing useful insight in this area of study. This result, therefore, offers a strong theoretical basis for the study of compliance behavioral that can be used as a guide for future research design.

6. Conclusions

Based on the findings, the study results are in conformity with those by Ajzen and Fishbein's (1980). Hence, it can be concluded that attitude and subjective norms have significant prediction of behavioral intentions. The factors that are identified based on TRA have established the reliability and convergent and discriminant validity through the process of CFA. Furthermore, the items tested in subjective norms such as religious teachers, parents, spouses, sibling, friends, relatives and neighbors together with items tested under attitude construct were found to have significant influence on the behavioral intentions of Muslim employees to contribute to cash *waqf* from employment income. Therefore, this result provides information that can be useful to *waqf* institutions to improve the collection of cash *waqf* among the Muslim employees by paying more attention to the specific determinants such as subjective norms and attitude.

Even though the results of the study have the capability to provide useful understanding of the determinant factors that influence the intentions of Muslim employees to contribute to cash *waqf* through deduction from employment income. One of the main limitations of this study is that it involved only the state of Selangor due to the differences in enactment, and acceptance levels of cash *waqf* practised among the states in Malaysia. Furthermore, not all the states in Malaysia have

shown willingness of accepting cash *waqf*. Hence, this may have constraints in generalising the findings of this study to other states in Malaysia. Regarding the future directions of this research, it will be interesting if any future study extends it to other parts of Malaysia by using the Theory of Planned Behavior (TPB) which is also developed by the founder of TRA. TPB is an expansion of TRA that includes additional construct called perceived behavioral control that measures an individual's decision in performing a particular behavior (Ajzen, 1991). Furthermore, other sophisticated statistical methods can be employed to examine the hypotheses developed based on the theoretical framework.

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العوامل التي تؤثر في المقاصد السلوكية
للموظفين المسلمين للمساهمة في الوقف النقدي
من خلال سياسة الاقتطاع المباشر من الراتب

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المستخلص: لفتت الدراسات عن الوقف انتباه الباحثين إلى مناقشة جوانبه المختلفة، وبخاصة دور الوقف في صيغته النقدية في بيئة معاصرة. فعلى سبيل المثال يحظى الوقف النقدي بشعبية متزايدة بين الماليزيين المسلمين، ولهذا تتوقع المؤسسات الوقفية مساهمات نقدية أكبر لتطوير الأراضي الوقفية المعطّلة. ومن جهة أخرى منحت الحكومة الماليزية إعفاءات ضريبية لهذا النوع من الوقف لزيادة حصة المساهمات في هذا المجال لتشجيع الواقفين على تقديم المزيد من المساهمات. وعلى الرغم من كل هذا لا تزال الحصيلة الإجمالية للوقف النقدي ضئيلة أو متدنية. ومن ثمَّ فإن نظام الوقف يحتاج إلى آليات جديدة لجمع الأموال النقد المخصصة للوقف. إحدى هذه السُبُل الاقتطاع المباشر من رواتب الموظفين ودخول العمال. تسعى هذه الدراسة إلى فحص العوامل التي تؤثر في سلوكيّات الموظفين المسلمين في التبرّع من خلال الاقتطاع من دخولهم من العمل، باستخدام نظرية المبررات/الأسباب المنطقية، فإننا نسعى إلى التعرّف على العوامل التي قد تؤثر في سلوكيات الموظفين المسلمين للمساهمة في الوقف النقدي. شملت عينة الدراسة ما مجموعه ٣٨٠ موظفاً مسلماً من القطاعين العام والخاص من مقاطعة كلانغ فالي– (Klang Valley) أظهرت النتائج أن مواقف ومبادئ أو معايير من خضعوا للدراسة اتجاه المقاصد السلوكيّة قد جرى تدوينها بصورة متميزة من قِبَل الذين استجابوا لاستبيان الدراسة. علاوة على ذلك، إن نموذج المعادلة الهيكليّة المستخدَم في الدراسة قد تحقّق من العلاقات الهيكليّة بين الموقف والمبادئ أو المعايير والمقاصد السلوكيّة للموظفين المسلمين. كما

وُجِدَ أن موقف الموظفين المسلمين قد كان له أثر أكبر لمقارنة مع المبادئ
أو المعايير الشخصية.

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